

Information to identify the case:

Debtor 1	<u>Raymond F. Lally</u>	Social Security number or ITIN	xxx-xx-2101
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Zografia I. Perdakis</u>	Social Security number or ITIN	xxx-xx-9547
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-25076-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond F. Lally

Zografia I. Perdakis
aka Zografia I. Lally

1/22/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Raymond F. Lally
Zografia I. Perdakis
Debtors

Case No. 15-25076-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Jan 22, 2021

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Raymond F. Lally, Zografia I. Perdakis, 128 Weston Avenue, Mercerville, NJ 08619-1835
aty	+ Gorski & Knowlton PC, 311 Whitehorse Avenue, Suite A, Hamilton, NJ 08610-1430
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ CALIBER HOME LOANS, INC., F/K/A VERICREST FINANCIA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515677420	+ Barlow and Zimmer, Funeral Home, 202 Stockton Street, Hightstown, NJ 08520-4218
515677421	Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
519040322	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519040323	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation, Serviced by Select Portfolio Servicing,
515677424	NJ Attorney General, Division of Law, Hughes Justice Complex, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
515677425	+ Retro Fitness, 374 Route 33, Mercerville, NJ 08619-4402
515677426	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245
517280497	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517280498	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
515677427	State of New York, Dept. of Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
515677428	Township of Hamilton Division of Revenue, 2090 Greenwood Avenue, PO Box 00150, Hamilton, NJ 08650-0150
515677430	+ United States Attorney General, US Dept. of Justice, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 22 2021 22:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 22 2021 22:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515836444	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jan 22 2021 22:13:00	CALIBER HOME LOANS, INC., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY, OK 73134-2500
515677423	EDI: IRS.COM	Jan 23 2021 02:28:00	IRS, Attention: Bankruptcy, PO Box 7346, Philadelphia, PA 19101-7346
515677429	+ Email/Text: usanj.njbankr@usdoj.gov	Jan 22 2021 22:12:00	United States Attorney, 970 Broad Street, Suite 700, Peter Rodino Federal Building, Newark, NJ 07102-2527

TOTAL: 5

District/off: 0312-3

User: admin

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Date Rcvd: Jan 22, 2021

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Total Noticed: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515677422	##+	First Credit Services, Inc., 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Carol L. Knowlton	on behalf of Debtor Raymond F. Lally cknowlton@gorskiknowlton.com
Carol L. Knowlton	on behalf of Joint Debtor Zografia I. Perdakis cknowlton@gorskiknowlton.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor CALIBER HOME LOANS INC., F/K/A VERICREST FINANCIAL, INC. nj.bkecf@fedphe.com
Nicholas V. Rogers	on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com
United States Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8